

1 18. The process in claim 12, wherein said layer includes a generic pattern of
2 wiring useful with a plurality of differently personalized layers.

1 19. A multi-layer substrate structure comprising:
2 at least one layer having generic electrical features altered to personalize
3 said layer.

1 20. The multi-layer substrate structure in claim 19, wherein said electrical
2 features include vias selectively filled with conductive material.

1 21. The multi-layer substrate structure in claim 19, wherein said electrical
2 features include a wiring pattern having portions selectively removed.

1 22. The multi-layer substrate structure in claim 19, further comprising a
2 second layer similar to said layer and having said generic electrical features
3 altered differently than said layer to personalize said second layer differently than
4 said layer.

1 23. The multi-layer substrate structure in claim 19, wherein said layer is for
2 being changes into a plurality of differently personalized layers.

1 24. The multi-layer substrate structure in claim 19, wherein said layer includes
2 a generic grid of vias useful with a plurality of differently personalized layers.

1 25. The multi-layer substrate structure in claim 19, wherein said layer includes
2 a generic pattern of wiring useful with a plurality of differently personalized
3 layers.

1 26. The multi-layer substrate structure in claim 19, further comprising:
2 conductive vias; and
3 insulating caps adjacent selected ones of said conductive vias, wherein
4 said insulating caps render said selected ones of said conductive vias non-
5 conductive.

1 27. The multi-layer substrate structure in claim 27, wherein said insulating
2 caps comprise a screened insulating paste.

1 28. The multi-layer substrate structure in claim 27, wherein said insulating
2 caps comprise a dry insulating material.